

About our Life Insurance Services

Whose products do we offer?

- We offer products from a range of insurers.
- We can only offer products from a limited number of insurers which are listed overleaf*.
- We only offer products from a single insurer.

Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs.
- You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed. You alone are responsible for deciding whether any product you choose to buy is suitable for your needs.

What will you have to pay us for our services?

- A fee
- No fee

The premium payments will include all the costs of administration, underwriting, claims, commission and selling expenses.

Who regulates us?

Nationwide is authorised and regulated by the Financial Services Authority, under registration number 106078. Credit facilities other than regulated mortgages are not authorised by the Financial Services Authority. You can confirm our registration on the FSA's Register by visiting the FSA's website, www.fsa.gov.uk, or by contacting the FSA on 0845 606 1234.

What to do if you have a complaint

If you wish to register a complaint, please contact us:

....**in writing:** Write to Member Services, Nationwide Building Society, King's Park Road, Moulton Park, Northampton NN3 6NW.

....**by phone:** Telephone 08457 30 20 10

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

Are we covered by the Financial Services Compensation Scheme (FSCS)?

All the product providers we use are authorised by the Financial Services Authority (FSA). Where the product provider is authorised by the FSA you will have access to the FSCS. The actual level of compensation you receive will depend on the basis of your claim. The FSCS only pays compensation for financial loss. Compensation limits are per person per firm, and per claim category.

Insurance 90% of the claim with no upper limit. Further information about compensation scheme arrangements is available from the FSCS.

*List of companies and their life insurance products available through Nationwide Building Society

Provider	Product(s)
AXA Wealth Ltd	Over 55s Life Cover plan
Legal & General Assurance Society Limited	Level Term Assurance
	Mortgage Term Assurance
	Mortgage Decreasing Term Assurance
	Critical Illness
	Mortgage Critical Illness
	Mortgage Decreasing Critical Illness

Nationwide Building Society,
Head Office, Nationwide House,
Pipers Way, Swindon, Wiltshire
SN38 1NW.